

**PATHWAY BANCORP**

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3304361	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$144	\$141	-2.2%		
Loans	\$99	\$98	-1.4%		
Construction & development	\$1	\$0	-55.7%		
Closed-end 1-4 family residential	\$8	\$7	-9.1%		
Home equity	\$0	\$0	4.1%		
Credit card	\$0	\$0			
Other consumer	\$4	\$1	-75.4%		
Commercial & Industrial	\$16	\$13	-17.2%		
Commercial real estate	\$10	\$8	-22.1%		
Unused commitments	\$25	\$25	0.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$10	16.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$14	-24.2%		
Cash & balances due	\$9	\$10	3.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$131	\$125	-4.2%		
Deposits	\$120	\$117	-2.5%		
Total other borrowings	\$10	\$8	-23.7%		
FHLB advances	\$10	\$8	-23.3%		
Equity					
Equity capital at quarter end	\$14	\$16	16.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	7.7%	9.5%	--		
Tier 1 risk based capital ratio	10.2%	12.3%	--		
Total risk based capital ratio	11.4%	13.6%	--		
Return on equity <sup>1</sup>	3.3%	5.6%	--		
Return on assets <sup>1</sup>	0.3%	0.6%	--		
Net interest margin <sup>1</sup>	3.8%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	56.2%	132.2%	--		
Loss provision to net charge-offs (qtr)	17.4%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.6%	-0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	6.6%	0.0%	--
Closed-end 1-4 family residential	8.2%	5.6%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.5%	0.2%	4.8%	--
Commercial & Industrial	4.3%	6.7%	6.8%	0.1%	--
Commercial real estate	7.4%	4.2%	0.0%	0.0%	--
Total loans	3.1%	1.9%	1.3%	0.1%	--